

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ANTONIO NIETO  
PILAR NIETO  
Debtor(s)

Case No. 05-63782

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/06/2005.
- 2) The plan was confirmed on 03/28/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/02/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/11/2010.
- 5) The case was dismissed on 12/02/2010.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$39,065.00
Less amount refunded to debtor	\$625.00

**NET RECEIPTS:** **\$38,440.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,595.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,774.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,369.64**

Attorney fees paid and disclosed by debtor: \$1,305.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	NA	10,230.97	10,230.97	1,275.38	0.00
AMERIQUEST	Unsecured	4,252.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	122.04	122.04	15.21	0.00
BASILIO MEDINA	Unsecured	32,000.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	9,189.00	967.96	967.96	120.55	0.00
BECKET & LEE LLP	Unsecured	NA	3,616.15	3,616.15	450.79	0.00
CAPITAL ONE BANK	Unsecured	NA	841.51	841.51	104.83	0.00
DISCOVER BANK	Unsecured	NA	4,623.96	4,623.96	576.41	0.00
DISCOVER BANK	Unsecured	11,689.00	11,873.60	11,873.60	1,480.15	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,076.00	4,278.34	4,278.34	533.33	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,657.00	1,861.02	1,861.02	231.91	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,234.00	3,175.03	3,175.03	395.79	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	313.00	430.84	430.84	53.66	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,431.00	10,715.79	10,715.79	1,335.83	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	303.47	303.47	37.78	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	3,669.99	3,669.99	457.49	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	5,780.68	5,780.68	720.61	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	10,135.71	10,135.71	1,263.50	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	320.00	207.03	207.03	25.70	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	18,970.00	9,874.37	9,874.37	1,230.93	0.00
FIFTH THIRD BANK	Secured	NA	NA	NA	0.00	0.00
HARRIS BANK CONSUMER LOAN CT	Secured	NA	NA	NA	0.00	0.00
HARRIS BANK CONSUMER LOAN CT	Secured	5,599.23	4,995.02	4,995.02	4,995.02	203.03
HARRIS BANK CONSUMER LOAN CT	Secured	11,680.60	10,312.55	10,312.55	10,312.55	375.95
HSBC CARD SERVICES	Unsecured	9,364.00	10,049.25	10,049.25	1,252.74	0.00
KOHL'S	Unsecured	NA	234.61	234.61	29.11	0.00
KOHL'S	Unsecured	970.00	830.20	830.20	103.42	0.00
LORD & TAYLOR	Unsecured	946.00	810.19	810.19	100.93	0.00
MARSHALL FIELD	Unsecured	1,179.00	974.09	974.09	121.31	0.00
MARSHALL FIELD	Unsecured	NA	394.76	394.76	49.18	0.00
PIER 1 IMPORTS INC	Unsecured	456.00	504.73	504.73	62.78	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	1,654.00	1,757.37	1,757.37	219.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	2,986.08	2,986.08	372.24	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	11,013.68	11,013.68	1,372.96	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,063.00	2,397.75	2,397.75	298.90	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,803.00	4,114.12	4,114.12	512.87	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,761.00	6,079.48	6,079.48	757.86	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	11,957.00	11,753.08	11,753.08	1,465.13	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,464.00	9,151.42	9,151.42	1,140.80	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,426.00	2,853.62	2,853.62	355.73	0.00
RESURGENT CAPITAL SERVICES	Unsecured	200.00	600.21	600.21	74.72	0.00
ROUNDUP FUNDING LLC	Unsecured	274.00	331.64	331.64	41.23	0.00
ROUNDUP FUNDING LLC	Unsecured	1,875.00	2,082.17	2,082.17	259.56	0.00
SMC	Unsecured	NA	302.25	302.25	37.63	0.00
SMC	Unsecured	1,004.00	922.45	922.45	114.88	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,260.00	1,050.71	1,050.71	130.98	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,307.57	\$15,307.57	\$578.98
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,307.57</b>	<b>\$15,307.57</b>	<b>\$578.98</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$153,902.32</b>	<b>\$19,183.81</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,369.64</u>	
Disbursements to Creditors	<u>\$35,070.36</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$38,440.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.